

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jason Alfred Sage
Debtor

Case No. 22-00767-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Apr 26, 2022

User: AutoDocke
Form ID: 3091

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2022:

Recip ID	Recipient Name and Address
db	+ Jason Alfred Sage, 21091 Croghan Pike, Orbisonia, PA 17243-9002
5471772	+ Columbia Gas of MD, Online Collections, P O Box 1489, Winterville, NC 28590-1489
5471790	+ Penelec, 2800 Pottsville Pike, P O Box 16001, Reading, PA 19612-6001
5471789	Penelec, P O Box 3687, Akron, OH 44309-3687
5471791	+ Penelec, 415 Liberty Blvd, Du Bois, PA 15801-2494
5471825	+ Pennsylvania Electric Company, 101 Crawford's Corner Road, Building 1 Suite 1-511, Holmdel 07733-1976
5471793	+ Prosper Marketplace, 101 Second St, Se 1500, San Francisco, CA 94105-3672
5471801	Village Capital Investment, 2863 Rose Parkway, Henderson, NV 89052

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: office@csonkalaw.com	Apr 26 2022 18:35:00	Michael John Csonka, Csonka Law, 166 South Main Street, Kerrstown Square, Chambersburg, PA 17201
tr	Email/Text: info@pamd13trustee.com	Apr 26 2022 18:35:00	Jack N Zaharopoulos (Trustee), Standing Chapter 13 Trustee, 8125 Adams Drive, Suite A, Hummelstown, PA 17036
ust	+ Email/Text: USTPRegion03.HA.ECF@USDJ.GOV	Apr 26 2022 18:35:00	United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
5471767	+ EDI: CITICORP.COM	Apr 26 2022 22:58:00	Best Buy/CBNA, P O Box 6497, Sioux Falls, SD 57117-6497
5471768	+ EDI: CAPITALONE.COM	Apr 26 2022 22:58:00	Capital One, P O Box 30281, Salt Lake City, UT 84130-0281
5471771	+ EDI: CITICORP.COM	Apr 26 2022 22:58:00	CitiCards CBNA, 701 E 60th St N, Sioux Falls, SD 57104-0432
5471769	+ EDI: CITICORP.COM	Apr 26 2022 22:58:00	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
5471770	+ EDI: CITICORP.COM	Apr 26 2022 22:58:00	Citibank/Best Buy, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
5471773	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 26 2022 18:44:27	Credit One Bank, P O Box 98872, Las Vegas, NV 89193-8872
5471774	EDI: DISCOVER.COM	Apr 26 2022 22:53:00	Discover, P O Box 15316, Wilmington, DE 19850
5471775	+ EDI: DISCOVER.COM	Apr 26 2022 22:53:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5471776	EDI: IRS.COM	Apr 26 2022 22:58:00	Internal Revenue Service, Insolvency Admin, P O Box 7346, Philadelphia, PA 19101-7346
5471777	+ Email/Text: bk@lendingclub.com	Apr 26 2022 18:35:00	Lending Club Corp, 71 Stevenson St, Ste 300, San Francisco, CA 94105-2985

5471779	+ Email/Text: bankruptcy@marinerfinance.com	Apr 26 2022 18:35:00	Mariner Finance, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
5471780	+ Email/Text: bankruptcy@marinerfinance.com	Apr 26 2022 18:35:00	Mariner Finance LLC, Diana Holland, 8211 Town Center Dr, Nottingham, MD 21236-5904
5471781	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 26 2022 18:35:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
5471782	+ EDI: NFCU.COM	Apr 26 2022 22:58:00	Navy FCU, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
5471785	+ EDI: NFCU.COM	Apr 26 2022 22:58:00	Navy Federal Credit Union, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
5471784	+ EDI: NFCU.COM	Apr 26 2022 22:58:00	Navy Federal Credit Union, P O Box 3700, Merrifield, VA 22119-3700
5471786	+ EDI: NFCU.COM	Apr 26 2022 22:58:00	Navy Federal Cu, Attn: Bankruptcy, P.O. Box 3000, Merrifield, VA 22119-3000
5471787	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 26 2022 18:44:38	Olo, PO Box 9222, Old Bethpage, NY 11804-9222
5471792	EDI: PRA.COM	Apr 26 2022 22:58:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
5471794	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 26 2022 18:44:27	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
5471795	+ Email/Text: bknotice@ercbpo.com	Apr 26 2022 18:35:00	TMobile, C/O Enhanced Recovery Co, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
5471796	+ Email/Text: bankruptcydepartment@tsico.com	Apr 26 2022 18:35:00	Transworld Sys Inc/51, Attn: Bankruptcy, Po Box 15630, Wilmington, DE 19850-5630
5471798	+ EDI: USAA.COM	Apr 26 2022 22:53:00	USAA Federal Savings Bank, Attn: Bankruptcy, 10750 McDermott Freeway, San Antonio, TX 78288-1600
5471797	+ EDI: USAA.COM	Apr 26 2022 22:53:00	USAA Federal Savings Bank, 10750 McDermott Fwy, San Antonio, TX 78288-1600
5471800	Email/Text: admaas@villagecapital.com	Apr 26 2022 18:35:00	Village Capital & Investments, LLC, Attn: Bankruptcy, 2550 Paseo Verde Parkway, Suite 100, Henderson, NV 89074
5471799	+ EDI: VERIZONCOMB.COM	Apr 26 2022 22:58:00	Verizon, 500 Technology Dr, Ste 300, Saint Charles, MO 63304-2225
5471802	+ EDI: WFFC.COM	Apr 26 2022 22:58:00	Wells Fargo, PO Box 14517, Des Moines, IA 50306-3517
5471803	+ EDI: WFFC.COM	Apr 26 2022 22:58:00	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5471778		M & T Bank
5471788		PayPal Working Account, unknown
5471783	*+	Navy FCU, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 28, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2022 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Michael John Csonka	on behalf of Debtor 1 Jason Alfred Sage office@csonkalaw.com kwhitsel@csonkalaw.com;r48114@notify.bestcase.com;mcsonka@alifeafterdebt.com;kwhitsel@alifeafterdebt.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:			
Debtor 1:		Jason Alfred Sage	
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:		Middle District of Pennsylvania	
Case number:		1:22-bk-00767-HWV	
		Social Security number or ITIN:	xxx-xx-2983
		EIN:	--_-----
		Social Security number or ITIN:	-----
		EIN:	--_-----
		Date case filed for chapter:	13 4/25/22

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jason Alfred Sage	
2. All other names used in the last 8 years		
3. Address	21091 Croghan Pike Orbisonia, PA 17243	
4. Debtor's attorney Name and address	Michael John Csonka Csonka Law 166 South Main Street Kerrstown Square Chambersburg, PA 17201	Contact phone 717-977-3171 Email: office@csonkalaw.com
5. Bankruptcy trustee Name and address	Jack N Zaharopoulos (Trustee) Standing Chapter 13 Trustee 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717-566-6097 Email: info@pamd13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901-2800 Date: 4/26/22

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	June 9, 2022 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 341 meeting by video conference, further details will be provided to you
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div> Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </div> <div> Filing deadline: 8/8/22 </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: </div> <div> Filing deadline: 7/4/22 Filing deadline: 10/22/22 </div> </div> <hr/> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <div style="display: flex; justify-content: space-between;"> <div> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> Filing deadline: 30 days after the conclusion of the meeting of creditors </div> </div>	
9. Filing of plan	The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent separately.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	